

Report No. 312
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2000
(In thousands of Dollars)

Assets	95 State Banks	4 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$168,150	\$61	\$109,456	\$277,667	
Interest-bearing balances	\$38,206	\$4,904		\$43,110	
Securities	\$1,410,300	\$6,091	\$240,945	\$1,657,336	
Federal funds sold and securities purchased/agreements to sell	\$199,379		\$240,665	\$440,044	
Loans & lease financing receivables:					
Loans & leases, net of unearned income	\$3,316,657		\$1,075,904	\$4,392,561	
Less: Allowance for loan & lease losses	<u>\$56,550</u>		<u>\$20,406</u>	<u>\$76,956</u>	
Loans & leases, unearned income, allowances & reserve	\$3,260,107		\$1,055,498	\$4,315,605	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$85,341	\$436	\$2,515	\$88,292	
Other real estate owned	\$6,568	\$585	\$355	\$7,508	
Investments in unconsolidated subsidiaries & assoc. companies	\$183			\$183	
Intangible assets	\$8,497		\$3,385	\$11,882	
Other assets	<u>\$126,067</u>	<u>\$1,367</u>	<u>\$23,787</u>	<u>\$151,221</u>	
Total Assets	<u>\$5,302,798</u>	<u>\$13,444</u>	<u>\$1,676,606</u>	<u>\$6,992,848</u>	
Liabilities					
Deposits:					
In domestic offices	\$4,617,762		\$1,026,977	\$5,644,739	
Noninterest-bearing	\$529,604		\$104,723	\$634,327	
Interest-bearing	<u>\$4,088,158</u>		<u>\$922,254</u>	<u>\$5,010,412</u>	
Federal funds purch & secur sold under agreements to repurchase	\$51,498		\$214,476	\$265,974	
Demand notes issued to the US Treasury	\$1,489			\$1,489	
Other borrowed money	\$81,705	\$242	\$260,434	\$342,381	
Other liabilities	<u>\$61,100</u>	<u>\$2,718</u>	<u>\$35,655</u>	<u>\$99,473</u>	
Total Liabilities	\$4,813,554	\$2,960	\$1,537,542	\$6,354,056	
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$37,163	\$888	\$22,000	\$60,051	
Surplus	\$212,122	\$1,393	\$22,000	\$235,515	
Undivided profits & capital reserves	\$259,690	\$8,192	\$96,703	\$364,585	
Net unrealized holding gains (losses) on available for sale securities	<u>(\$20,231)</u>	<u>\$11</u>	<u>(\$1,639)</u>	<u>(\$21,859)</u>	
Total Equity Capital	<u>\$489,244</u>	<u>\$10,484</u>	<u>\$139,064</u>	<u>\$638,792</u>	
Total Liabilities and Equity Capital	<u>\$5,302,798</u>	<u>\$13,444</u>	<u>\$1,676,606</u>	<u>\$6,992,848</u>	
Average Ratios of State Banking Institutions	3/31/2000	12/31/1999	9/30/1999	6/30/1999	3/31/1999
Total Capital/Reserves to Total Assets	10.18%	10.03%	10.46%	10.60%	10.64%
Total Capital to Total Deposits	10.59%	10.45%	11.20%	11.21%	11.08%
Total Loans to Total Assets	61.89%	62.26%	64.96%	64.06%	59.96%
Loan Valuation Res to Total Loans (Gross)	1.71%	1.66%	1.66%	1.70%	1.78%
Total Loans to Total Deposits	71.82%	72.28%	77.54%	75.46%	69.43%
Return on Assets (Annualized)	1.20%	1.10%	1.17%	1.17%	1.08%
Increase in Deposits 3-31-99 to 3-31-00	6.36%				
Increase in Loans 3-31-99 to 3-31-00	10.03%				
Increase in Total Assets 3-31-99 to 3-31-00	6.62%				